

<b>Information to identify the case:</b>	
Debtor 1	Thomas P Linn First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Carol L Linn First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 17-20600-ABA	

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas P Linn

Carol L Linn  
aka Carol L. Torres

11/4/22

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Thomas P Linn  
Carol L Linn  
Debtors

Case No. 17-20600-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Nov 04, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Thomas P Linn, Carol L Linn, 1904 Bessie Way, Millville, NJ 08332-1778
516842984	+ AC Collections, Inc., 602 Little Gloucester Rd, Suite 2, 3, Blackwood, NJ 08012-5213
517063904	+ Fairleigh Dickinson University, Credit and Collections, 1000 River Road, T FH2 04, Teaneck, NJ 07666-1938
517077692	+ Finance of America East, 3637 Sentara Way, Virginia Beach, VA 23452-4262
516842995	+ Gumps Electric Inc, 601 B North Orchard Road, Vineland, NJ 08360-2605
516842996	+ Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
516842997	+ Immediate Credit Recovery, PO Box 1900, Wappingers Falls, NY 12590-8900
516842998	Loancare, PO Box 37628, Philadelphia, PA 19101-0628
518438220	+ MidFirst Bank, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
516843001	Relievus, PO Box 7776, Lancaster, PA 17604-7776
516843002	+ Security Credit Systems Inc, 100 River Rock Drive, Suite 200, Buffalo, NY 14207-2163
516843003	+ Sleepys, 10201 South Main St, Houston, TX 77025-5229
516843004	South Jersey Gas Company, PO Box 6091, Bellmawr, NJ 08099-6091
516843008	+ TD RCS/Littmans, 1000 Macarthur Blvd., Mahwah, NJ 07430-2035
516843010	Victoria Secrets, PO Box 65978, San Antonio, TX 78265
516843012	+ Watts Plastic Surgery Association, Inc., 1051 W. Sherman Avenue, Building 2, Suite A, Vineland, NJ 08360-6931

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 04 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 04 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516865258	Email/Text: bankruptcy@pepcoholdings.com	Nov 04 2022 20:40:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
516842985	+ Email/Text: bankruptcy@pepcoholdings.com	Nov 04 2022 20:40:00	Atlantic Electric, PO Box 13610, Philadelphia, PA 19101-3610
516842986	EDI: CITICORP.COM	Nov 05 2022 00:33:00	Best Buy/CBNA, P.O. Box 9001007, Louisville, KY 40290-1007
516867225	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 04 2022 20:40:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
516842989	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 04 2022 20:40:00	Citizens One Auto Finance, ROP18P, PO BOX 42002, Providence, RI 02900-2002
516842987	+ EDI: CAPITALONE.COM	Nov 05 2022 00:33:00	Capital One Bank, P.O. Box 30285, Salt Lake City, UT 84130-0285
516842988	+ EDI: CAPITALONE.COM		

District/off: 0312-1

Date Rcvd: Nov 04, 2022

User: admin

Form ID: 3180W

Page 2 of 3

Total Noticed: 50

516842990	+ Email/Text: tracey.gregoire@millvillenj.gov	Nov 05 2022 00:33:00	Capital One Bank, USA N.A., PO Box 71083, Charlotte, NC 28272-1083
516842991	EDI: WFNNB.COM	Nov 05 2022 00:33:00	Comenity Bank/VCTRSSET, PO Box 182789, Columbus, OH 43218-2789
516842992	+ EDI: WFNNB.COM	Nov 05 2022 00:33:00	Comenity Capital Bank/BOSC, PO Box 182120, Columbus, OH 43218-2120
516842993	^ MEBN	Nov 04 2022 20:37:33	Debt Recovery Solutions, 6800 Jericho Turnpike, Suite 113E, Syosset, NY 11791-4401
516963364	Email/Text: ECMCBKNotices@ecmc.org	Nov 04 2022 20:40:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
516842994	Email/Text: bknotice@ercbpo.com	Nov 04 2022 20:40:00	Enhanced Recovery Company, LLC, PO Box 23870, Jacksonville, FL 32241-3870
516961796	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 04 2022 20:51:10	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516842999	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 04 2022 20:51:09	Merrick Bank, PO Box 1500, Draper, UT 84020-1127
517787672	+ EDI: AISMIDFIRST	Nov 05 2022 00:33:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
517787671	+ EDI: AISMIDFIRST	Nov 05 2022 00:33:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517047732	+ Email/Text: bankruptcydpt@mcmc.com	Nov 04 2022 20:40:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
516866643	EDI: AGFINANCE.COM	Nov 05 2022 00:33:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516843000	+ EDI: AGFINANCE.COM	Nov 05 2022 00:33:00	One Main Financial, P.O. Box 1010, Evansville, IN 47706-1010
517231050	EDI: PRA.COM	Nov 05 2022 00:33:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517231051	EDI: PRA.COM	Nov 05 2022 00:33:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517074600	EDI: PRA.COM	Nov 05 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517053279	EDI: Q3G.COM	Nov 05 2022 00:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516843005	+ Email/Text: bankruptcy@sw-credit.com	Nov 04 2022 20:40:00	SW Credit Systems, L.P., 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
519665231	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Nov 04 2022 20:50:27	Secretary of Housing and Urban Development, 461 Seventh St SW, Washington, DC 20410-0001
516846971	+ EDI: RMSC.COM	Nov 05 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516843006	+ EDI: RMSC.COM	Nov 05 2022 00:33:00	Synchrony Bank/ Toys R Us, PO Box 530939, Atlanta, GA 30353-0939
516843007	+ EDI: RMSC.COM	Nov 05 2022 00:33:00	Synchrony Bank/Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
516981560	+ EDI: CBSTDR	Nov 05 2022 00:33:00	TD Retail Card Services, c/o Creditors Bankruptcy

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Nov 04, 2022

Form ID: 3180W

Total Noticed: 50

Service, P O Box 800849, Dallas, TX 75380-0849

516843009 + Email/Text: edbknotices@ecmc.org

Nov 04 2022 20:40:00

U.S. Dept. of Education, PO Box 5227, Greenville,  
TX 75403-5227

516843011 EDI: RMSC.COM

Nov 05 2022 00:33:00

Walmart Store Card, P.O. Box 530927, Atlanta,  
GA 30353-0927

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2022

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2022 at the address(es) listed below:

Name	Email Address
------	---------------

Denise E. Carlon

on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Kevin Gordon McDonald

on behalf of Creditor MidFirst Bank kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com

Melissa S DiCerbo

on behalf of Creditor Finance of America East nj-ecfmail@mwc-law.com nj-ecfmail@ecf.courtdrive.com

Robert J. Campbell

on behalf of Debtor Thomas P Linn robertcampbell2@comcast.net robertcampbell@comcast.net

Robert J. Campbell

on behalf of Joint Debtor Carol L Linn robertcampbell2@comcast.net robertcampbell@comcast.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8